



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [COMMUNITY BANK SYSTEM, INC.](#)

**City/State** [DEWITT, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [14,801,287](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMUNITY BANK SYSTEM, INC.](#)  
[5790 WIDEWATERS PARKWAY](#)  
[DEWITT, NY 13214](#)

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## Summary Ratios

	06/30/2021	06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	14,456,621	11,951,877			12,757,042			11,018,411			10,696,373		
Net income (\$000) .....	100,678	75,262			164,456			168,836			168,403		
Number of BHCs in peer group .....	131	127			128			125			118		

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.60	2.65	42	3.08	2.84	67	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
+ Non-interest income .....	1.62	1.11	75	1.84	1.14	85	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
- Overhead expense .....	2.58	2.24	75	3.08	2.63	76	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
- Provision for credit losses .....	-0.13	-0.15	44	0.26	0.85	12	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
+ Securities gains (losses) .....	0	0.01	26	0	0.03	21	0	0.02	16	0.04	0.01	92	0	0	50
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	10	0	0	80	0	0	45
= Pretax net operating income (tax equivalent) .....	1.77	1.79	56	1.58	0.64	89	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Net operating income .....	1.39	1.36	57	1.26	0.48	91	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Net income .....	1.39	1.35	58	1.26	0.50	90	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.99	3.14	38	3.71	3.78	44	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense .....	0.11	0.27	14	0.23	0.66	7	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent) .....	2.88	2.85	47	3.48	3.10	71	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.01	0.13	17	0.09	0.28	27	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56
Earnings coverage of net loan and lease losses (X) .....	533.26	4.52	97	36.07	21.56	82	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.72	1.39	9	0.86	1.51	15	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36
Allowance for loan and lease losses / Total loans and leases .....	0.72	1.37	10	0.86	1.48	15	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.96	0.63	82	0.32	0.66	17	0.99	0.71	77	0.29	0.57	20	0.38	0.61	28
30–89 days past due loans and leases / Total loans and leases .....	0.25	0.27	61	0.37	0.36	60	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-15.87	-1.82	12	-14.49	6.94	4	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence .....	-16.46	-8.21	19	-15.33	-2.29	14	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Net loans and leases / Total assets .....	48.60	59.81	17	55.56	63.21	20	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.36	9.11	62	10.79	9.03	89	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Holding company equity capital / Total assets .....	13.93	10.88	88	15.48	11.06	94	15.10	11.16	91	16.26	12.43	88	16.16	12.22	91
Total equity capital (including minority interest) / Total assets .....	13.95	11.01	87	15.50	11.18	94	15.13	11.29	91	16.29	12.57	87	16.19	12.27	90
Common equity tier 1 capital / Total risk-weighted assets .....	19.07	12.69	94	17.23	12.01	91	17.90	12.38	92	16.11	12.17	86	16.65	12.12	89
Net loans and leases / Equity capital (X) .....	3.49	5.51	10	3.59	5.78	12	3.50	5.58	12	3.69	5.21	15	3.64	5.29	15
Cash dividends / Net income .....	44.93	25.30	91	57.63	60.26	51	53.80	42.30	68	48.43	33.12	78	43.85	27.31	82
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	10.09	9.29	58	25.12	17.07	79	22.09	16.68	67	7.57	9.26	57	-1.29	7	10
Equity capital .....	-0.97	9.31	2	15.02	6.16	81	13.41	6.99	81	8.25	10.49	55	4.80	7.89	50
Net loans and leases .....	-3.69	0.79	35	19.80	13.26	78	7.54	9.07	52	9.77	9.10	65	0.36	7.89	12
Noncore funding .....	24.31	-23.76	94	49.38	-2.41	93	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0.16	11.05	22	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	93.40	103.07	6	96	103.11	11	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Cash from ops + noncash items + op expense / Op expense + dividends .....	161.20	130.64	69	127.09	154.33	51	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	156,517	158,452	316,980	311,033	289,125	-1.22	48.37
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	155,245	156,839	313,985	307,489	285,762	-1.02	47.52
Tax-exempt income on loans and leases.....	1,272	1,613	2,995	3,544	3,363	-21.14	391.12
Estimated tax benefit on income on loans and leases.....	164	211	186	240	20	-22.53	20995.30
Income on loans and leases (tax equivalent).....	156,681	158,663	317,166	311,273	289,145	-1.25	48.52
Investment interest income (tax equivalent).....	36,576	36,822	73,343	67,290	73,640	-0.67	3.02
Interest on balances due from depository institutions.....	978	463	1,070	8,472	1,325	111.23	1937.50
Interest income on other earning assets.....	549	422	830	2,539	1,680	30.09	-53.63
Total interest income (tax equivalent).....	194,784	196,370	392,409	389,574	365,790	-0.81	36.95
Interest on time deposits of \$250K or more .....	933	1,095	2,118	1,774	568	-14.79	
Interest on time deposits < \$250K.....	3,626	4,917	9,111	8,231	3,798	-26.26	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,517	3,706	5,531	10,455	6,292	-59.07	-27.35
Interest on other borrowings and trading liabilities.....	890	2,464	4,116	6,091	7,020	-63.88	-53.50
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	6,966	12,182	20,876	26,551	17,678	-42.82	22.66
Net interest income (tax equivalent).....	187,818	184,188	371,533	363,023	348,112	1.97	37.54
Non-interest income.....	116,927	110,120	225,805	222,715	220,558	6.18	54.51
Adjusted operating income (tax equivalent) .....	304,745	294,308	597,338	585,738	568,670	3.55	43.59
Overhead expense.....	186,249	184,209	375,120	369,824	343,454	1.11	39.63
Provision for credit losses.....	-9,661	15,434	15,206	10,452	12,788		
Securities gains (losses) .....	0	0	0	4,882	0		
Other tax equivalent adjustments .....	0	0	-1	1	0		
Pretax net operating income (tax equivalent).....	128,181	94,647	207,005	210,364	213,085	35.43	71.83
Applicable income taxes .....	26,524	18,249	41,400	40,275	44,347	45.34	9.11
Tax equivalent adjustments .....	863	1,016	929	1,026	96	-15.06	2982.14
Applicable income taxes (tax equivalent).....	27,387	19,265	42,329	41,301	44,443	42.16	12.53
Minority interest .....	116	120	220	227	239	-3.33	
Net income before discontinued operations, net of minority interest .....	100,678	75,262	164,456	168,836	168,403	33.77	100.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	100,678	75,262	164,456	168,836	168,403	33.77	100.25
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	100,794	75,382	164,676	169,063	168,642	33.71	100.55
Investment securities income (tax equivalent).....	36,576	36,822	73,343	67,290	73,640	-0.67	3.02
US Treasury and agency securities (excluding mortgage-backed securities) .....	24,875	22,510	47,259	40,186	46,270	10.51	14.93
Mortgage-backed securities .....	5,310	6,702	12,369	13,362	12,648	-20.77	40.07
All other securities .....	6,391	7,610	13,715	13,742	14,722	-16.01	-36.52
Cash dividends declared.....	45,236	43,371	88,483	81,775	73,844	4.30	65.75
Common .....	45,236	43,371	88,483	81,775	73,844	4.30	65.75
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.69	2.92	32	3.29	3.46	32	3.08	3.27	30	3.54	4	20	3.42	3.87	20
Less: Interest expense .....	0.10	0.25	13	0.20	0.61	6	0.16	0.48	7	0.24	0.98	2	0.17	0.79	4
Equals: Net interest income (tax equivalent) .....	2.60	2.65	42	3.08	2.84	67	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
Plus: Non-interest income .....	1.62	1.11	75	1.84	1.14	85	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
Equals: adjusted operating income (tax equivalent) .....	4.22	3.82	75	4.92	4.05	87	4.68	4.04	82	5.32	4.41	87	5.32	4.46	88
Less: Overhead expense .....	2.58	2.24	75	3.08	2.63	76	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
Less: Provision for credit losses .....	-0.13	-0.15	44	0.26	0.85	12	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0	0.03	22	0	0.02	17	0.04	0.01	92	0	0	50
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	10	0	0	80	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.77	1.79	56	1.58	0.64	89	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Less: Applicable income taxes (tax equivalent) .....	0.38	0.41	41	0.32	0.16	84	0.33	0.23	79	0.37	0.36	53	0.42	0.33	76
Less: Minority interest .....	0	0	86	0	0	88	0	0	84	0	0	78	0	0	82
Equals: Net operating income .....	1.39	1.36	57	1.26	0.48	91	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.39	1.35	58	1.26	0.50	90	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Memo: Net income (last four quarters) .....	1.36	1.25	65	1.35	0.81	89	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income—BHC and noncontrolling (minority) interest .....	1.39	1.37	58	1.26	0.50	90	1.29	0.83	84	1.53	1.20	85	1.58	1.25	82
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.15	93.15	13	88.45	91.74	13	89	92.32	13	87.75	91.05	18	87.59	91.48	12
Average interest-bearing funds / Average assets .....	59.74	62.32	40	61.21	65.48	31	60.25	64.06	32	60.61	65.57	29	61.41	65.56	31
Interest income (tax equivalent) / Average earning assets .....	2.99	3.14	38	3.71	3.78	44	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense / Average earning assets .....	0.11	0.27	14	0.23	0.66	7	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent) / Average earning assets .....	2.88	2.85	47	3.48	3.10	71	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.26	4.05	66	4.50	4.44	60	4.37	4.27	61	4.76	5.09	29	4.62	4.95	29
Interest-bearing bank balances .....	0.11	0.11	47	0.18	0.50	7	0.12	0.27	6	2.22	2.04	61	1.19	1.64	16
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....		0.42			0.67			0.60			0.99			1.11	
Total earning assets .....	2.98	3.11	39	3.70	3.74	44	3.45	3.51	41	4.02	4.36	28	3.90	4.20	31
Investment securities (tax equivalent) .....	1.94	1.80	61	2.45	2.51	41	2.28	2.25	52	2.51	2.76	31	2.47	2.68	35
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.67	1.28	78	2.22	2.01	62	2.22	1.75	74	2.30	2.32	56	2.27	2.05	67
Mortgage-backed securities .....	1.89	1.56	80	2.53	2.33	73	2.28	2.05	71	2.88	2.61	84	2.81	2.50	84
All other securities .....	3.04	2.91	60	3.07	3.48	38	2.85	3.24	37	3.05	4.06	21	3.06	4.20	24
Interest-bearing deposits .....	0.15	0.24	31	0.28	0.70	11	0.23	0.53	13	0.32	1.10	4	0.17	0.81	2
Time deposits of \$250K or more .....	0.90	0.76	65	1.58	1.67	40	1.39	1.42	44	1.92	1.96	42	0.95	1.44	15
Time deposits < \$250K .....	0.97	0.72	77	1.23	1.58	20	1.15	1.36	31	1.12	1.82	12	0.55	1.29	10
Other domestic deposits .....	0.04	0.17	8	0.12	0.50	2	0.09	0.36	3	0.19	0.93	2	0.12	0.67	1
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.36	0.19	86	0.79	0.85	61	0.61	0.62	63	0.74	1.86	22	0.61	1.51	23
Other borrowed funds and trading liabilities .....	0.28	1.31	16	0.48	1.62	8	0.42	1.50	8	0.49	2.38	4	2.18	2.28	47
All interest-bearing funds .....	0.16	0.40	12	0.33	0.92	5	0.27	0.74	7	0.40	1.49	2	0.27	1.19	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	116,927		110,120		225,805		222,715		220,558						
Fiduciary activities income .....	6,339		5,218		10,718		9,711		9,389						
Service charges on deposit accounts - domestic .....	13,655		15,682		29,177		39,987		41,917						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	9,991		8,695		17,425		17,329		16,871						
Insurance activities revenue.....	16,539		16,485		32,905		32,637		30,796						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	2,056		1,546		3,160		3,508		2,718						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	609		1,913		4,701		-416		370						
Other non-interest income.....	67,738		60,581		127,719		119,959		118,497						
Total overhead expenses .....	186,249		184,209		375,120		369,824		343,454						
Personnel expense.....	115,524		114,014		229,578		221,240		207,357						
Net occupancy expense.....	23,359		22,433		44,837		43,496		43,442						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	6,866		7,357		14,676		16,333		18,604						
Other operating expenses.....	40,500		40,405		86,029		88,755		74,051						
Fee income on mutual funds and annuities.....	2,095		2,505		4,569		5,491		3,072						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	2,757		2,748		2,826		2,763		2,675						
Average personnel expense per employee.....	41.90		41.49		81.24		80.07		77.52						
Average assets per employee.....	5,243.61		4,349.30		4,514.17		3,987.84		3,998.64						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.79	2.15	49	2.27	2.20	55	2.02	2.02	56	2.47	2.72	50	1.39	3.08	41
Overhead expenses / Net Interest Income + non-interest income .....	61.29	59.03	58	62.81	63.28	53	62.90	62.28	58	63.25	61.29	63	60.41	60.88	51
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.58	2.24	75	3.08	2.63	76	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
Personnel expense.....	1.60	1.25	83	1.91	1.31	92	1.80	1.30	89	2.01	1.41	91	1.94	1.44	89
Net occupancy expense.....	0.32	0.24	83	0.38	0.26	87	0.35	0.26	84	0.39	0.28	88	0.41	0.28	89
Other operating expenses.....	0.66	0.73	48	0.80	0.99	46	0.79	0.94	51	0.95	0.97	63	0.87	0.97	49
Overhead less non-interest income .....	0.96	1.10	34	1.24	1.36	43	1.17	1.25	42	1.34	1.32	47	1.15	1.38	30
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	61.12	58.45	61	62.59	62.83	56	62.80	61.82	59	63.14	60.64	64	60.40	60.37	52
Personnel expense.....	37.91	33.10	73	38.74	32.43	86	38.43	32.36	87	37.77	32.39	82	36.46	32.51	73
Net occupancy expense.....	7.67	6.33	73	7.62	6.65	67	7.51	6.58	66	7.43	6.52	68	7.64	6.48	71
Other operating expenses.....	15.54	18.60	32	16.23	23.06	20	16.86	22.28	24	17.94	21.20	34	16.29	20.90	19
Total non-interest income .....	38.37	28.18	75	37.42	27.40	77	37.80	28.83	73	38.02	29.23	74	38.78	28.50	74
Fiduciary activities income .....	2.08	2.24	53	1.77	2.10	53	1.79	2.09	54	1.66	1.97	55	1.65	2.14	52
Service charges on domestic deposit accounts .....	4.48	3.19	75	5.33	3.35	82	4.88	3.27	79	6.83	3.88	87	7.37	4.15	88
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	3.28	2.52	74	2.95	2.64	71	2.92	2.46	72	2.96	3.54	69	2.97	3.42	70
Insurance activities revenue.....	5.43	0.37	96	5.60	0.39	95	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.67	0.55	69	0.53	-0.20	82	0.53	0.01	83	0.60	0.28	77	0.48	0.65	58
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.20	3.83	13	0.65	2.89	38	0.79	3.92	34	-0.07	1.86	8	0.07	1.61	17
Other non-interest income.....	22.23	9.26	90	20.58	9.31	89	21.38	9.65	87	20.48	10.04	88	20.84	9.86	89
Overhead less non-interest income .....	22.75	29.94	25	25.17	34.19	22	25	31.93	29	25.12	31.06	28	21.61	31.46	19
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.69	21.54	38	19.28	18.39	50	20	18.63	54	19.15	20.56	36	20.81	19.04	62
Applicable income tax + TE / Pretax net operating income + TE .....	21.37	23.10	23	20.35	22.75	28	20.45	21.18	34	19.63	23.23	17	20.86	21.56	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	5,065,754	5,073,468	5,059,550	4,815,768	4,260,145	-0.15	59.62	
Commercial and industrial loans .....	740,535	1,030,769	952,094	577,207	561,306	-28.16	67.22	
Loans to individuals .....	1,260,736	1,226,309	1,177,583	1,297,899	1,262,413	2.81	5.90	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		-100.00	
Agricultural loans .....	33,016	32,823	42,848	30,825	34,795	0.59	-12.55	
Other loans and leases .....	145,774	170,432	185,863	169,320	163,022	-14.47	195.61	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	7,245,815	7,533,801	7,417,938	6,891,019	6,281,681	-3.82	47.70	
Less: Allowance for loan and lease losses .....	52,077	64,682	61,233	50,388	49,761	-19.49	10.97	
Net loans and leases .....	7,193,738	7,469,119	7,356,705	6,840,631	6,231,920	-3.69	48.06	
Debt securities that reprice or mature in over 1 year .....	3,801,156	2,593,032	3,308,759	2,337,908	2,844,511	46.59	34.01	
Mutual funds and equity securities .....	470	434	445	451	433	8.29	12.71	
Subtotal .....	10,995,364	10,062,585	10,665,909	9,178,990	9,076,864	9.27	42.88	
Interest-bearing bank balances .....	2,018,343	1,148,659	1,466,042	43,243	29,083	75.71	7608.60	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	211,583	700,083	239,134	706,521	91,538	-69.78	299.30	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	13,225,290	11,911,327	12,371,085	9,928,754	9,197,485	11.03	70.10	
Non-interest-bearing cash and due from depository institutions .....	187,583	171,221	179,762	161,787	182,751	9.56	38.49	
Premises, fixed assets, and leases .....	158,490	163,858	162,512	160,150	115,333	-3.28	47.34	
Other real estate owned .....	879	3,186	883	1,270	1,320	-72.41	-49.07	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	1,229,045	1,194,625	1,216,852	1,158,334	1,110,405	2.88	70.10	
Total assets .....	14,801,287	13,444,217	13,931,094	11,410,295	10,607,294	10.09	69.31	
Quarterly average assets .....	14,801,229	12,491,066	13,745,664	11,427,949	10,628,486	18.49	73.53	
Average loans and leases (YTD) .....	7,350,311	7,048,466	7,264,257	6,541,007	6,264,121	4.28	51.87	
<b>Memoranda</b>								
Loans held-for-sale .....	1,341	5,517	1,622	0	83	-75.69	160.89	
Loans not held-for-sale .....	7,244,474	7,528,284	7,416,316	6,891,019	6,281,598	-3.77	47.69	
Real estate loans secured by 1–4 family .....	2,907,234	2,983,663	2,919,422	2,918,364	2,693,707	-2.56	31.56	
Commercial real estate loans .....	2,096,556	2,015,211	2,069,100	1,838,481	1,508,529	4.04	132.24	
Construction and land development .....	157,523	135,135	149,568	168,860	137,469	16.57	203.92	
Multifamily .....	371,639	354,699	372,227	312,433	231,463	4.78	313.87	
Nonfarm nonresidential .....	1,567,394	1,525,377	1,547,305	1,357,188	1,139,597	2.75	105.93	
Real estate loans secured by farmland .....	61,964	74,594	71,028	58,923	57,909	-16.93	1.28	
Total investment securities .....	4,013,209	3,293,549	3,548,338	3,044,880	2,936,482	21.85	38.87	
U.S. Treasury securities .....	2,909,476	1,989,069	2,359,913	1,878,705	1,896,931	46.27	46.01	
US agency securities (excluding mortgage-backed securities) .....	115,597	183,234	141,469	165,054	126,821	-36.91		
Municipal securities .....	426,151	521,705	475,660	512,208	459,154	-18.32	-33.98	
Mortgage-backed securities .....	558,421	594,531	566,216	485,934	450,597	-6.07	137.99	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	3,094	4,576	4,635	2,528	2,546	-32.39	-81.43	
Mutual funds and equity securities .....	470	434	445	451	433	8.29	12.71	
Available-for-sale securities .....	4,012,739	3,293,115	3,547,893	3,044,429	2,936,049	21.85	38.86	
U.S. Treasury securities .....	2,909,476	1,989,069	2,359,913	1,878,705	1,896,931	46.27	46.01	
US agency securities (excluding mortgage-backed securities) .....	115,597	183,234	141,469	165,054	126,821	-36.91		
Municipal securities .....	426,151	521,705	475,660	512,208	459,154	-18.32	-33.98	
Mortgage-backed securities .....	558,421	594,531	566,216	485,934	450,597	-6.07	137.99	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	3,094	4,576	4,635	2,528	2,546	-32.39	-81.43	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-27,239	163,137	120,114	32,877	-16,229			
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		-100.00	
Structured notes, fair value .....	2,431,087	2,031,354	2,031,962	1,471,456	1,446,833	19.68	9.82	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,740,729	3,282,220	3,356,890	2,465,972	2,309,370	13.97	141.92
NOW, ATS and transaction accounts .....	3,154,466	762,147	2,876,033	585,697	474,711	313.89	641.49
Time deposits less brokered deposits < \$250K .....	723,601	797,330	770,491	814,158	673,983	-9.25	
MMDA and other savings accounts .....	4,466,434	5,829,694	4,058,281	5,007,169	4,798,751	-23.38	5.36
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,085,230	10,671,391	11,061,695	8,872,996	8,256,815	13.25	78.41
Time deposits of \$250K or more .....	253,296	173,141	162,531	121,971	65,556	46.29	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	194,887	168,492	284,008	241,708	259,367	15.67	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	8,593	12,830	12,487	17,555	54,400	-33.02	-96.79
Other borrowings w/remaining maturity over 1 year .....	27,800	33,598	30,028	35,407	1,976	-17.26	
Brokered deposits < \$250K .....	499	2,141	748	0	0	-76.69	
Noncore funding .....	485,075	390,202	489,802	416,641	381,299	24.31	7.43
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	3,290	93,137	80,623	91,115	97,939	-96.47	-96.78
Other liabilities .....	163,515	205,020	191,761	171,134	154,278	-20.24	-6.20
Total liabilities .....	12,737,110	11,359,750	11,823,881	9,551,886	8,890,331	12.12	69.78
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	54,064	53,673	53,755	51,974	51,577	0.73	20.96
Common surplus .....	1,045,946	1,026,779	1,032,355	935,458	919,252	1.87	92.77
Retained earnings .....	1,015,742	915,392	960,183	882,851	795,563	10.96	72.29
Accumulated other comprehensive income .....	-48,400	90,031	62,077	-10,226	-45,305		
Other equity capital components .....	-6,252	-4,560	-4,263	-4,824	-7,305		
Total holding company equity capital .....	2,061,100	2,081,315	2,104,107	1,855,233	1,713,782	-0.97	66.63
Noncontrolling (minority) interest in subsidiaries .....	3,077	3,152	3,106	3,176	3,181	-2.38	-5.24
Total equity capital, including minority interest .....	2,064,177	2,084,467	2,107,213	1,858,409	1,716,963	-0.97	66.44
Total liabilities and capital .....	14,801,287	13,444,217	13,931,094	11,410,295	10,607,294	10.09	69.31
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,740,729	3,282,220	3,356,890	2,465,972	2,312,816	13.97	141.92
Interest-bearing deposits .....	8,598,296	7,564,453	7,868,084	6,528,995	6,009,555	13.67	58.89
Total deposits .....	12,339,025	10,846,673	11,224,974	8,994,967	8,322,371	13.76	77.34
Long-term debt that reprices within 1 year .....	8,593	12,830	12,485	0	0	-33.02	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,104,107	1,855,233	1,855,233	1,713,782	1,635,315		
Accounting restatements .....	0	530	1,140	0	208		
Net income .....	100,678	75,262	164,456	168,836	168,403		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	11,345	16,947	23,034	14,380	17,182		
Sale of treasury stock .....	694	902	902	6,122	9,823		
Less: Purchase of treasury stock .....	128	144	277	1,418	338		
Changes incident to business combinations .....	0	75,579	75,579	0	-1,600		
Less: Dividends declared .....	45,236	43,371	88,483	81,775	73,844		
Change in other comprehensive income .....	-110,476	100,257	72,303	35,080	-41,606		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	116	120	220	226	239		
Holding company equity capital, ending balance .....	2,061,100	2,081,315	2,104,107	1,855,233	1,713,782		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	34.23	36.32	39	37.74	36.22	46	36.32	36.22	42	42.21	37.78	49	40.16	37.19	48
Commercial and industrial loans .....	5	12.25	10	7.67	14.99	17	6.83	13.52	16	5.06	12.02	17	5.29	12.85	15
Loans to individuals .....	8.52	3.48	84	9.12	3.53	85	8.45	3.40	84	11.37	4.20	85	11.90	4.31	87
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.22	0.21	70	0.24	0.20	73	0.31	0.19	75	0.27	0.24	75	0.33	0.30	74
Other loans and leases.....	0.98	4.22	20	1.27	4.66	20	1.33	4.63	22	1.48	5.01	20	1.54	5	20
Net loans and leases.....	48.60	59.81	17	55.56	63.21	20	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Debt securities over 1 year.....	25.68	17.61	79	19.29	14.01	78	23.75	15.55	82	20.49	14.60	80	26.82	14.63	90
Mutual funds and equity securities .....	0	0.06	37	0	0.05	35	0	0.05	35	0	0.06	35	0	0.06	36
Subtotal .....	74.29	78.32	27	74.85	78.43	23	76.56	78.16	28	80.44	79.65	30	85.57	79.97	57
Interest-bearing bank balances .....	13.64	9.11	75	8.54	6.78	67	10.52	7.51	72	0.38	3.06	10	0.27	3.04	5
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.43	1.53	60	5.21	1.83	88	1.72	1.68	61	6.19	1.91	90	0.86	1.96	41
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.35	91.43	25	88.60	90.72	21	88.80	91.05	19	87.02	89.53	21	86.71	89.74	19
Non-interest cash and due from depository institutions.....	1.27	1.01	72	1.27	1.08	65	1.29	1.07	67	1.42	1.14	71	1.72	1.21	81
Other real estate owned.....	0.01	0.02	43	0.02	0.03	61	0.01	0.02	33	0.01	0.03	34	0.01	0.04	31
All other assets.....	9.38	7.50	72	10.13	8.16	78	9.91	7.82	78	11.57	9.27	77	11.57	8.98	77
<b>Memoranda</b>															
Short-term investments .....	15.07	12.01	72	13.75	10.58	74	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
U.S. Treasury securities.....	19.66	1.08	99	14.79	0.92	98	16.94	0.84	99	16.46	1.03	98	17.88	1.04	99
US agency securities (excluding mortgage-backed securities) .....	0.78	0.77	66	1.36	0.48	85	1.02	0.63	74	1.45	0.54	84	1.20	0.69	79
Municipal securities .....	2.88	1.72	74	3.88	1.45	82	3.41	1.69	79	4.49	1.34	88	4.33	1.62	82
Mortgage-backed securities .....	3.77	12.97	9	4.42	11.11	11	4.06	11.75	10	4.26	11.44	11	4.25	11.13	14
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0.02	0.52	32	0.03	0.39	42	0.03	0.42	37	0.02	0.39	38	0.02	0.41	39
Loans held-for-sale.....	0.01	0.42	20	0.04	0.48	24	0.01	0.52	20	0	0.39	7	0	0.30	19
Loans held for investment .....	48.94	59.85	18	56	63.46	20	53.24	61.72	20	60.39	63.50	30	59.22	63.93	27
Real estate loans secured by 1–4 family .....	19.64	11.69	84	22.19	12.29	88	20.96	11.91	89	25.58	13.29	89	25.39	13.46	89
Revolving .....	1.14	1.45	50	1.45	1.80	49	1.28	1.66	49	1.74	2.07	50	2.04	2.27	51
Closed-end, secured by first liens .....	18.06	9.84	85	20.16	9.99	89	19.16	9.81	89	23.16	10.69	90	22.69	10.57	89
Closed-end, secured by junior liens .....	0.44	0.20	86	0.58	0.26	87	0.51	0.22	86	0.67	0.28	88	0.66	0.31	86
Commercial real estate loans .....	14.16	22.48	26	14.99	21.90	29	14.85	22.22	29	16.11	22.23	34	14.22	21.58	35
Construction and land development .....	1.06	3.35	23	1.01	3.32	23	1.07	3.40	24	1.48	3.44	32	1.30	3.51	29
Multifamily.....	2.51	3.31	50	2.64	3.07	51	2.67	3.12	52	2.74	3.01	53	2.18	2.72	49
Nonfarm nonresidential .....	10.59	14.81	31	11.35	14.50	37	11.11	14.72	36	11.89	14.69	40	10.74	14.44	38
Real estate loans secured by farmland.....	0.42	0.34	68	0.55	0.33	75	0.51	0.33	73	0.52	0.36	72	0.55	0.41	72

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	69.91	59.66	65	67.34	55.37	70	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	69.91	59.66	65	67.34	55.37	70	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61
Real estate loans secured by 1–4 family.....	40.12	19.82	93	39.60	19.50	92	39.36	19.43	93	42.35	20.75	92	42.88	21.10	93
Revolving .....	2.33	2.42	53	2.58	2.79	48	2.41	2.64	49	2.88	3.15	47	3.45	3.50	51
Closed-end.....	37.80	17.22	92	37.02	16.49	92	36.95	16.59	93	39.47	17.39	92	39.43	17.39	93
Commercial real estate loans .....	28.93	36.54	33	26.75	32.96	33	27.89	34.63	32	26.68	33.52	38	24.01	32.14	39
Construction and land development.....	2.17	5.50	25	1.79	4.97	24	2.02	5.26	24	2.45	5.09	32	2.19	5.20	28
1–4 family.....	0.40	1.11	37	0.23	0.93	28	0.28	0.93	34	0.30	0.94	36	0.24	1.02	32
Other.....	1.78	4.33	25	1.57	3.90	22	1.73	4.19	23	2.16	4.02	34	1.95	4.05	29
Multifamily.....	5.13	5.34	58	4.71	4.72	56	5.02	4.96	60	4.53	4.69	56	3.68	4.10	52
Nonfarm nonresidential .....	21.63	24.14	40	20.25	21.76	42	20.86	22.93	41	19.70	22.15	42	18.14	21.40	42
Owner-occupied.....	8.66	8.14	55	8.61	7.38	58	8.57	7.68	56	9.21	7.72	60	9.08	8.03	57
Other.....	12.97	15.71	37	11.64	14.16	38	12.29	14.95	36	10.48	14.34	35	9.06	13.38	34
Real estate loans secured by farmland.....	0.86	0.59	71	0.99	0.52	75	0.96	0.54	74	0.86	0.55	76	0.92	0.63	74
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	10.22	20.98	13	13.68	23.90	14	12.84	22.17	16	8.38	19.53	13	8.94	20.32	15
Loans to individuals .....	17.40	6.28	83	16.28	6.11	84	15.87	6.13	83	18.83	7.13	83	20.10	7.36	87
Credit card loans .....	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.46	0.37	71	0.44	0.31	74	0.58	0.32	75	0.45	0.37	75	0.55	0.46	75
Other loans and leases.....	2.01	8.03	23	2.26	8.93	21	2.51	9.09	24	2.46	9.85	23	2.60	9.66	25
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	371.64	383.17	41	382.80	392.62	44	367.67	381.27	42	401.74	391.26	45	372.74	379.80	46
Real estate loans secured by 1–4 family.....	213.28	124.52	83	225.12	133.24	83	212.15	125.03	85	243.46	138.18	85	235.68	137.84	85
Revolving .....	12.37	15.53	51	14.66	19.64	48	12.97	17.42	46	16.57	21.26	47	18.97	23.33	48
Closed-end.....	200.91	107.53	87	210.46	112.01	88	199.18	106.14	89	226.88	115.20	88	216.71	112.79	89
Commercial real estate loans .....	153.81	238.21	29	152.05	237.30	29	150.36	234.65	28	153.37	229.44	33	131.99	219.72	33
Construction and land development.....	11.56	35.52	23	10.20	35.78	22	10.87	35.62	25	14.09	34.95	32	12.03	35.36	28
1–4 family.....	2.10	7.06	35	1.28	6.74	27	1.53	6.34	33	1.70	6.61	36	1.30	7.04	33
Other.....	9.45	28.07	23	8.91	27.86	22	9.33	28.16	23	12.39	27.32	31	10.73	27.26	29
Multifamily.....	27.26	34.78	51	26.76	33.28	48	27.05	32.74	48	26.06	31.04	48	20.25	27.85	45
Nonfarm nonresidential .....	114.99	157.17	32	115.09	157.33	37	112.44	155.06	35	113.22	152.10	38	99.71	147.22	38
Owner-occupied.....	46.05	52.65	46	48.93	53.29	51	46.18	52.37	47	52.95	53.07	54	49.91	54.89	48
Other.....	68.94	102.08	31	66.16	101.60	34	66.26	100.54	31	60.27	97.41	36	49.80	91.80	34
Real estate loans secured by farmland.....	4.55	3.59	69	5.63	3.50	73	5.16	3.44	71	4.92	3.60	71	5.07	4.02	71
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	54.33	127.07	12	77.77	159.86	18	69.19	139.91	17	48.15	122.02	16	49.11	128.82	15
Loans to individuals .....	92.49	35.29	83	92.53	38.40	82	85.57	37.47	81	108.27	43.51	85	110.45	42.67	87
Credit card loans .....	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	2.42	2.01	71	2.48	2.03	74	3.11	1.88	75	2.57	2.18	75	3.04	2.72	74
Other loans and leases.....	10.69	46.75	21	12.86	51.14	18	13.51	49.54	22	14.13	52.44	18	14.26	51.79	19
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20.27	28.84	29	18.14	26.07	29	19.33	27.32	27	17.47	26.45	31	14.93	24.79	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	107.76	187.37	26	103.12	186.18	26	104.18	183.76	26	100.42	178.57	29	82.08	167.93	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	153.81	244.59	29	152.05	244.21	28	150.36	240.85	28	153.37	236.10	33	131.99	225.98	31

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	15.07	12.01	72	13.75	10.58	74	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
Liquid assets .....	39.11	28.17	81	30.40	24.60	74	33.83	26.22	78	23.97	22.44	65	25.32	22.72	70
Investment securities .....	27.11	19.64	74	24.50	16.55	82	25.47	17.85	79	26.69	16.99	87	27.68	17.27	87
Net loans and leases .....	48.60	59.81	17	55.56	63.21	20	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Net loans, leases and standby letters of credit .....	48.84	60.62	15	55.85	64.12	19	53.09	62.48	18	60.28	64.84	27	59.06	65.07	25
Core deposits .....	81.65	74.75	76	79.38	68.08	82	79.40	70.67	75	77.76	63.09	87	77.84	62.13	89
Noncore funding .....	3.28	10.89	16	2.90	16.68	3	3.52	14.13	8	3.65	19.36	3	3.59	21.34	2
Time deposits of \$250K or more .....	1.71	1.81	55	1.29	2.56	28	1.17	2.11	31	1.07	2.94	18	0.62	2.89	10
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.32	1.20	67	1.25	1.49	60	2.04	1.47	72	2.12	1.94	69	2.45	1.97	71
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.32	0.52	77	1.25	0.52	71	2.04	0.54	86	2.12	0.48	84	2.45	0.54	84
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.06	0.99	40	0.10	2.06	18	0.09	1.24	31	0.15	3.01	15	0.51	3.67	20
Earning assets that reprice within 1 year .....	22.50	38.93	14	21.98	39.71	10	19.90	39.38	10	16.85	39.29	3	12.04	40.29	1
Interest-bearing liabilities that reprice within 1 year .....	4.23	7.04	35	4.14	9.42	18	4.09	8.20	24	4.43	10.19	15	4.29	10.01	18
Long-term debt that reprices within 1 year .....	0.06	0.26	62	0.10	0.56	57	0.09	0.47	58	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	18.21	30.25	21	17.75	28.34	23	15.72	29.11	21	12.42	26.63	12	7.76	27.38	10
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-15.87	-1.82	12	-14.49	6.94	4	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence .....	-16.46	-8.21	19	-15.33	-2.29	14	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Short-term investment / Short-term noncore funding .....	531.21	284.81	83	605.10	138.95	94	389.64	184.19	86	226.07	77.77	90	33.50	66.46	42
Liquid assets - short-term noncore funding / Nonliquid assets .....	59.58	34.02	84	40.41	23.27	82	46.39	28.18	82	27.70	16.97	80	29.37	16.04	83
Net loans and leases / Total deposits .....	58.30	74.66	12	68.86	82.84	16	65.54	79.43	16	76.05	90.31	18	74.88	90.08	17
Net loans and leases / Core deposits .....	59.53	81.17	11	69.99	93.70	11	66.51	88.34	10	77.09	103.93	9	75.48	105	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-2.08	1.94	0	12.94	4.82	92	9.14	4.31	88	2.86	1.36	83	-1.48	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.99	84.66	87	99.99	85.75	88	99.99	87.23	88	99.99	85.40	90	99.99	81.88	92
U.S. Treasury securities .....	72.50	5.52	96	60.39	5.43	96	66.51	4.72	96	61.70	6.15	96	64.60	6.99	97
US agency securities (excluding mortgage-backed securities) .....	2.88	4.50	59	5.56	3.23	74	3.99	4.01	68	5.42	3.49	74	4.32	4.02	64
Municipal securities .....	10.62	8.87	65	15.84	9.39	72	13.41	9.83	69	16.82	7.75	78	15.64	9.16	71
Mortgage-backed securities .....	13.91	66.59	5	18.05	67.27	5	15.96	66.64	4	15.96	67.43	6	15.34	65.45	5
Asset-backed securities .....	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0.08	3.17	27	0.14	2.93	38	0.13	3.01	35	0.08	2.94	33	0.09	2.79	33
Mutual funds and equity securities .....	0.01	0.32	35	0.01	0.37	33	0.01	0.35	34	0.01	0.40	32	0.01	0.42	31
Debt securities 1 year or less .....	5.27	8.69	43	21.26	11.75	82	6.74	10.55	44	23.20	11.86	81	3.12	11.91	20
Debt securities 1 to 5 years .....	21.22	17.05	65	31.20	18.03	77	23.21	17.03	67	31.98	17.94	78	74.42	19.18	98
Debt securities over 5 years .....	73.49	72.17	43	47.53	66.01	26	70.04	69.86	46	44.81	66.02	26	22.45	64.73	7
Pledged securities .....	60.58	33.87	83	61.68	37.40	82	57.27	35.67	76	48.33	30.57	74	49.27	33.30	70
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	20.62	51.37	41	130.84	146.89	55	127.43	183.32	52	521.59	26.69	98	35.86	6.77	82
Investment securities .....	21.85	33.34	45	39.59	14.17	84	16.53	23.62	42	3.69	11.75	43	-3.12	9.42	20
Core deposits .....	13.25	16.88	43	26.89	25.99	59	24.67	26.88	49	7.46	11.23	49	-1.47	7.29	11
Noncore funding .....	24.31	-23.76	94	49.38	-2.41	93	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	1,199,804	1,142,557	1,313,568	1,143,780	1,134,576
Commit: Secured commercial real estate loans .....	302,939	237,746	340,114	279,317	331,366
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	35,299	39,438	39,145	37,842	33,102
Commercial and similar letters of credit .....	83	28	68	30	67
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	6,821	37,032	34,533	38,976	80,674
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	8.11	22.45	5	8.50	21.74	8	9.43	22.01	7	10.02	23.52	9	10.70	24.05	8
Standby letters of credit .....	0.24	0.67	22	0.29	0.72	28	0.28	0.71	27	0.33	0.84	29	0.31	0.92	26
Commercial and similar letters of credit .....	0	0.02	45	0	0.02	41	0	0.02	44	0	0.02	39	0	0.02	36
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	0.05	49.75	2	0.28	51.68	1	0.25	48.62	1	0.34	68.47	3	0.76	65.81	6
Interest rate contracts .....	0.05	35.96	2	0.28	36.85	2	0.25	34.36	2	0.34	47.31	4	0.76	43.84	7
Interest rate futures and forward contracts .....	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate) .....	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	0.05	20.67	9	0.28	22.27	8	0.25	20.83	9	0.34	28.86	9	0.76	26.74	10
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	16.32	42.93	8	16.21	41.55	10	18.08	42.82	10	17.49	45.53	11	18.11	44.93	11

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	6,821	37,032	34,533	38,976	80,674
Interest rate contracts .....	6,821	37,032	34,533	38,976	80,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	6,821	37,032	34,533	38,976	80,674
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	6,821	37,032	34,533	38,976	80,674
Interest rate contracts .....	6,821	37,032	34,533	38,976	80,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	6,821	37,032	34,533	38,976	80,674
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	1,467	17,123	15,392	18,016	42,986
Over 5 years .....	5,354	19,909	19,141	20,960	37,688
Gross negative fair value (absolute value) .....	372	25	27	9	2
Gross positive fair value.....	7	717	596	329	686
Held for trading.....	0	0	0	0	0
Non-traded.....	7	717	596	329	686
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	25	27	13	2
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options .....	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	91.87	76	100	89.91	78	100	91.48	75	100	93.86	75	100	94.47	75
One year or less .....	0	28.05	3	0	30.94	3	0	32.05	4	0	32.17	2	0	32.51	3
Over 1 year to 5 years .....	21.51	26.03	41	46.24	27.26	80	44.57	27.06	73	46.22	30.45	73	53.28	31.16	88
Over 5 years .....	78.49	30.08	94	53.76	28.48	79	55.43	29.56	78	53.78	28.09	78	46.72	28.71	70
Gross negative fair value (absolute value) .....	5.45	1.25	96	0.07	1.76	6	0.08	1.55	6	0.02	0.83	5	0	0.72	2
Gross positive fair value .....	0.10	1.68	5	1.94	2.69	40	1.73	2.23	41	0.84	1.19	37	0.85	0.85	51
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	8	0	0.07	4	0	0.07	3	0	0.06	5	0	0.06	3
Gross positive fair value (X) .....	0	0.07	3	0	0.11	6	0	0.09	3	0	0.07	6	0	0.06	8
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	11	0	0.02	19	0	0.02	16	0	0.01	20	0	0.01	22
Current credit exposure (X) .....	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts .....	0	0	45	0	0	90	0	0	87	0	0	94	0	0	90
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018					
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>														
Beginning balance .....		61,233		50,388		50,388		49,761		48,050				
Gross losses .....		4,978		8,682		16,561		19,708		21,326				
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0				
Recoveries .....		4,756		5,658		10,174		9,883		10,249				
Net losses .....		222		3,024		6,387		9,825		11,077				
Provision for loan and lease losses .....		-8,934		15,434		15,206		10,452		12,788				
Adjustments .....		0		1,884		2,026		0		0				
Ending balance .....		52,077		64,682		61,233		50,388		49,761				
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0				
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
-0.12	-0.14	45	0.26	0.85	12	0.12	0.51	7	0.09	0.15	40	0.12	0.14	
-0.24	-0.25	42	0.44	1.37	10	0.21	0.82	6	0.16	0.24	45	0.20	0.24	
-4,024.32	77.32	1	510.38	792.43	49	238.08	487.86	30	106.38	130.58	44	115.45	134.68	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.72	1.39	9	0.86	1.51	15	0.83	1.58	10	0.73	0.83	39	0.79	0.90
Allowance for loan and lease losses / Total loans and leases .....	0.72	1.37	10	0.86	1.48	15	0.83	1.55	10	0.73	0.81	42	0.79	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	117.29	15.27	95	10.69	11.83	65	9.59	11.58	59	5.13	8.03	54	4.49	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	76.05	318.67	6	312.53	321.01	62	83.96	299.17	7	267.51	218.72	75	220.73	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	74.19	260.68	10	241.72	244.42	61	79.68	244.34	12	207.69	151.73	76	199.05	160.51
Gross loan and lease losses / Average loans and leases .....	0.14	0.22	40	0.25	0.35	50	0.23	0.34	46	0.30	0.28	65	0.34	0.30
Recoveries / Average loans and leases .....	0.13	0.08	77	0.16	0.07	89	0.14	0.07	88	0.15	0.08	87	0.16	0.09
Net losses / Average loans and leases .....	0.01	0.13	17	0.09	0.28	27	0.09	0.27	29	0.15	0.21	48	0.18	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	28.72	16.12	83	28.71	15.46	87	51.62	33.98	80	46.34	36.22	79	45.02	41.30
Earnings coverage of net loan and lease losses (X) .....	533.26	4.52	97	36.07	21.56	82	34.65	22.91	77	22.37	24.40	64	20.38	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.01	0.03	59	0.02	0.03	52	0.03	0.04	53	0.06	0.01	88	0.06	0.02
Real estate loans secured by 1-4 family .....	0.02	-0.01	85	0.03	0.01	75	0.03	0.01	78	0.06	0.01	89	0.04	0.01
Revolving .....	0.01	-0.05	76	0.04	0.01	72	0.04	0.01	74	0.09	0.02	80	0.05	0.03
Closed-end .....	0.02	-0.01	86	0.03	0.01	77	0.03	0	80	0.06	0	92	0.04	0.01
Commercial real estate loans .....	0	0.05	30	0	0.03	13	0.02	0.07	38	0.05	0.01	81	0.10	0.01
Construction and land development .....	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03
1-4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other .....	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02
Multifamily .....	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential .....	0	0.07	25	0	0.05	8	0.03	0.11	39	0.07	0.02	83	0.13	0.02
Owner-occupied .....	0	0.01	26	0	0.02	5	0.03	0.02	72	0.09	0.01	94	0.10	0.01
Other .....	0	0.06	37	0	0.03	38	0	0.08	24	-0.02	0.01	6	0.04	0.01
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0.23	0.01	94	0	0
Commercial and industrial loans .....	-0.09	0.20	7	-0.01	0.46	5	0.03	0.47	12	0.02	0.37	10	0.36	0.31
Loans to individuals .....	0.04	0.78	6	0.43	1.41	20	0.40	1.13	24	0.52	1.17	28	0.51	1.16
Credit card loans .....		2.18			3.43			2.92			3.11			2.92
Agricultural loans .....	-0.03	0.03	14	-0.02	0.15	9	-0.01	0.19	10	0.62	0.08	91	0.19	0.15
Loans to foreign governments and institutions .....		0			0			0			0		0	
Other loans and leases .....	-0.05	0.08	6	-0.04	0.13	5	-0.03	0.15	5	-0.04	0.15	5	-0.04	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		18,312		27,587		34,761		40,851		37,721					
90+ days past due loans and leases .....		1,722		6,063		3,922		5,425		2,455					
Nonaccrual loans and leases.....		68,476		20,696		72,929		18,836		22,544					
Total past due and nonaccrual loans and leases.....		88,510		54,346		111,612		65,112		62,720					
Restructured 30-89 days past due .....		158		71		30		0		128					
Restructured 90+ days past due .....		492		0		46		6		0					
Restructured nonaccrual .....		1,417		2,948		2,873		0		2,243					
Total restructured loans and leases .....		2,067		3,019		2,949		6		2,371					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		3,577		3,324		3,461		2,859		2,702					
Other real estate owned.....		879		3,186		883		1,270		1,320					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.25	0.27	61	0.37	0.36	60	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
90+ days past due loans and leases .....	0.02	0.10	47	0.08	0.13	65	0.05	0.12	53	0.08	0.15	56	0.04	0.17	43
Nonaccrual loans and leases.....	0.95	0.58	82	0.27	0.61	16	0.98	0.66	81	0.27	0.51	24	0.36	0.54	35
90+ days past due and nonaccrual loans and leases.....	0.97	0.73	75	0.36	0.80	17	1.04	0.85	72	0.35	0.71	23	0.40	0.75	21
30-89 days past due restructured.....	0	0.01	53	0	0.01	39	0	0.01	34	0	0.01	13	0	0.02	37
90+ days past due restructured .....	0.01	0	83	0	0.01	28	0	0.01	63	0	0.01	61	0	0.01	26
Nonaccrual restructured.....	0.02	0.12	17	0.04	0.13	25	0.04	0.13	26	0	0.14	4	0.04	0.16	17
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.25	0.27	61	0.37	0.37	60	0.47	0.40	69	0.59	0.43	79	0.60	0.44	75
90+ days past due assets .....	0.02	0.10	46	0.08	0.13	65	0.05	0.12	53	0.08	0.15	54	0.04	0.18	41
Nonaccrual assets .....	0.95	0.59	81	0.27	0.62	16	0.98	0.67	80	0.27	0.53	24	0.36	0.57	34
30+ days past due and nonaccrual assets .....	1.22	1.04	67	0.72	1.21	31	1.50	1.29	68	0.94	1.19	50	1	1.26	47
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.47	0.43	64	0.20	0.49	14	0.55	0.52	61	0.21	0.44	19	0.24	0.48	21
90+ days past due and nonaccrual assets + other real estate owned .....	0.48	0.46	58	0.22	0.52	13	0.56	0.55	58	0.22	0.48	18	0.25	0.52	21
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.50	0.52	53	0.20	0.56	11	0.56	0.60	51	0.20	0.53	18	0.25	0.60	17
Allowance for loan and lease losses .....	141.29	67.93	89	42.17	65.48	29	126.32	66.66	87	45.59	115.41	14	53.64	118.28	18
Equity capital + allowance for loan and lease losses .....	3.48	4.43	38	1.27	4.83	10	3.57	4.97	32	1.21	4.28	14	1.51	4.79	11
Tier 1 capital + allowance for loan and lease losses.....	5.40	5.28	56	2.06	5.98	11	5.62	6.05	51	1.92	5.65	14	2.34	6.16	15
Loans and leases + other real estate owned .....	1.02	0.88	65	0.36	0.92	12	1.04	0.97	61	0.33	0.85	14	0.42	0.96	17

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.21	0.24	53	0.34	0.39	54	0.38	0.39	59	0.50	0.38	72	0.46	0.42	64
	90+ days past due .....		0.03	0.12	56	0.10	0.15	72	0.07	0.16	64	0.11	0.16	66	0.05	0.22	51
	Nonaccrual.....		1.26	0.65	85	0.40	0.63	37	1.32	0.76	84	0.39	0.46	48	0.47	0.57	48
Commercial and industrial	30–89 days past due .....		0.01	0.17	7	0.11	0.23	34	0.10	0.23	33	0.25	0.31	50	0.22	0.30	48
	90+ days past due .....		0.01	0.02	58	0.01	0.03	58	0.01	0.03	49	0.02	0.05	50	0	0.05	11
	Nonaccrual.....		0.63	0.64	58	0.02	0.75	6	0.62	0.75	46	0	0.83	7	0.33	0.76	30
Individuals	30–89 days past due .....		0.61	0.55	63	0.73	0.58	66	1.22	0.83	78	1.10	0.83	66	1.31	0.84	78
	90+ days past due .....		0.01	0.07	46	0.07	0.13	54	0.02	0.14	46	0.02	0.17	42	0.03	0.16	42
	Nonaccrual.....		0	0.18	24	0	0.22	23	0	0.28	21	0	0.17	24	0	0.23	8
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	29	0.24	0.31	66	0.04	0.17	59	2.84	0.24	95	0	0.17	27
	90+ days past due .....		0	0	44	0.15	0.03	87	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.12	0.69	54	0.30	0.80	58	0.14	0.49	52	0.76	0.67	72	0	0.75	23
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0.12	0.17	59
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	31	0.35	0.14	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.33	0.35	59	0.55	0.60	59	0.53	0.65	52	0.51	0.67	49	0.57	0.71	49
	90+ days past due .....	0.05	0.27	58	0.15	0.29	71	0.12	0.33	66	0.10	0.31	61	0.07	0.46	49
	Nonaccrual .....	0.65	0.82	48	0.54	0.84	33	0.61	0.89	39	0.51	0.73	42	0.54	0.86	38
Revolving	30–89 days past due .....	0.30	0.29	57	0.43	0.40	60	0.65	0.48	68	0.66	0.45	72	0.40	0.50	40
	90+ days past due .....	0.04	0.02	79	0.10	0.03	83	0.01	0.03	71	0.19	0.05	88	0.09	0.05	73
	Nonaccrual .....	0.52	1.05	44	0.59	1.27	44	0.60	1.13	43	0.50	1	39	0.49	1.17	38
Closed-end	30–89 days past due .....	0.33	0.36	59	0.56	0.61	58	0.52	0.65	51	0.50	0.70	44	0.59	0.75	50
	90+ days past due .....	0.05	0.29	58	0.15	0.33	69	0.13	0.38	67	0.09	0.35	60	0.07	0.53	53
Junior lien	30–89 days past due .....	0.66	0.77	50	0.54	0.81	37	0.61	0.87	42	0.52	0.70	45	0.54	0.84	37
	Nonaccrual .....	0.01	0.01	49	0.01	0.02	46	0.01	0.02	60	0.01	0.02	47	0.01	0.03	34
	30–89 days past due .....	0	0	82	0.01	0	83	0	0	32	0	0	68	0	0	62
	90+ days past due .....	0.01	0.04	32	0.01	0.05	29	0.01	0.04	32	0.01	0.04	28	0.01	0.06	33
Commercial real estate	30–89 days past due .....	0.05	0.14	33	0.04	0.23	24	0.17	0.26	52	0.49	0.18	92	0.28	0.17	75
	90+ days past due .....	0.01	0.01	65	0.03	0.02	76	0	0.02	23	0.12	0.03	86	0.01	0.03	58
	Nonaccrual .....	2.08	0.52	96	0.15	0.43	20	2.33	0.62	96	0.14	0.23	37	0.32	0.28	65
Construction and development	30–89 days past due .....	0.15	0.12	74	0	0.24	15	0.54	0.28	77	0.69	0.28	82	0.01	0.21	25
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0	0.36	14	0	0.25	11	9.90	0.41	97	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due .....	0.14	0.02	92	0	0.04	28	0.14	0.03	87	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0.01	0.07	47	0	0.17	19	0.40	0.22	77	0.69	0.20	85	0.01	0.13	36
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.29	15	0	0.18	14	9.90	0.35	97	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0.07	0.06	76	0.06	0.08	62	0.26	0.09	84	0.93	0.08	97	0.63	0.10	95
	90+ days past due .....	0.02	0	95	0	0	43	0	0	45	0.43	0	97	0	0.01	39
	Nonaccrual .....	0.46	0.14	86	0.22	0.08	80	0.52	0.11	91	0.02	0.05	53	0.06	0.08	61
Nonfarm non-residential	30–89 days past due .....	0.03	0.14	29	0.04	0.20	25	0.12	0.23	49	0.37	0.14	87	0.24	0.17	70
	90+ days past due .....	0.01	0.01	68	0.04	0.02	82	0	0.02	26	0.06	0.03	79	0.02	0.03	63
	Nonaccrual .....	2.68	0.66	95	0.14	0.55	13	2.03	0.80	91	0.18	0.28	38	0.41	0.30	65
Owner Occupied	30–89 days past due .....	0.02	0.04	42	0.03	0.07	38	0.06	0.07	57	0.15	0.07	85	0.09	0.09	55
	90+ days past due .....	0.01	0	82	0.04	0.01	89	0	0	33	0.06	0.01	86	0.02	0.01	76
	Nonaccrual .....	0.35	0.25	74	0.08	0.24	27	0.39	0.27	68	0.14	0.16	53	0.32	0.17	78
Other	30–89 days past due .....	0.01	0.09	31	0	0.11	23	0.05	0.14	50	0.22	0.07	89	0.15	0.07	80
	90+ days past due .....	0	0.01	36	0.01	0.01	75	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	2.33	0.40	96	0.06	0.24	26	1.64	0.44	92	0.04	0.10	38	0.08	0.13	53
Farmland	30–89 days past due .....	0.31	0.11	81	0.18	0.31	62	0.58	0.11	88	0.47	0.23	78	0.29	0.25	70
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	1.64	1.10	75	1.55	1.24	65	1.51	1.13	72	1.68	0.84	74	1.42	1.23	73
Credit card	30–89 days past due .....		0.63			0.90			0.95			1.19			1.22	
	90+ days past due .....		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,093,758	1,075,893	1,081,847	982,610	963,525										
Retained earnings .....	1,015,742	915,392	960,183	882,851	795,563										
Accumulated other comprehensive income (AOCI) .....	-48,400	90,031	62,077	-10,226	-45,305										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,061,100	2,081,316	2,104,107	1,855,235	1,713,783										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	798,600	807,667	802,276	792,180	760,978										
Accumulated other comprehensive income-related adjustments .....	-48,400	90,031	62,077	-10,226	-45,306										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,310,900	1,183,618	1,239,754	1,073,281	998,111										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,310,900	1,183,618	1,239,754	1,073,281	998,111										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	77,000	75,000	75,000	95,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	109	55	110	55	55										
Additional tier 1 capital before deductions .....	109	77,055	75,110	75,055	95,055										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	109	77,055	75,110	75,055	95,055										
<b>Tier 1 Capital</b>	1,311,009	1,260,673	1,314,864	1,148,336	1,093,166										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	50,955	62,574	60,840	50,388	49,761										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	50,955	62,574	60,840	50,388	49,761										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	50,955	62,574	60,840	50,388	49,761										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,361,964	1,323,247	1,375,704	1,198,724	1,142,927										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	14,801,229	12,491,066	13,745,664	11,427,949	10,628,486										
Less: Deductions from common equity tier 1 capital .....	798,600	807,667	802,276	792,180	760,978										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	14,002,629	11,683,399	12,943,388	10,635,769	9,867,508										
Total risk-weighted assets .....	6,873,151	6,868,041	6,924,528	6,663,905	5,995,779										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	19.07	12.66	94	17.23	11.98	91	17.90	12.35	93	16.11	12.11	86	16.65	12.09	89
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	19.07	13.44	93	18.36	12.72	91	18.99	13.08	93	17.23	12.78	91	18.23	12.85	92
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	19.82	15.42	90	19.27	14.77	90	19.87	15.23	90	17.99	14.36	90	19.06	14.45	89
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.36	9.11	62	10.79	9.03	89	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			16,539			16,485			32,905			32,637			30,796	0.33	29.91
Other insurance activities income .....			16,539			16,485			32,905			32,637			30,796	0.33	29.91
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			90,349			88,264			89,330			77,089			67,936	2.36	64.70

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	5.43	0.37	96	5.60	0.39	95	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	6.63	11.54	33	6.66	11.35	32	6.49	11.03	34	6.43	11.51	33	5.94	10.22	31			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	3,456	2,684	4,473	1,509	1,543
Real estate loans.....	1,634	2,684	1,928	1,509	1,543
Commercial and industrial loans .....	1,822	0	2,545	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	3,456	2,684	4,473	1,509	1,543
<b>Total foreign deposits</b> .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	28.76	-1.19	83	120.72	10.27	90	196.42	-2.40	96	-2.20	22.48	47	-33.26	7.24	14
Total selected assets.....	28.76	3.19	78	120.72	5.10	93	196.42	2.04	96	-2.20	12.40	45	-33.26	3.24	13
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.03	0.07	0.06	0.08	0.10
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		65,000	55,000	105,000	115,000	98,000	18.18	109.68
Dividends .....		65,000	55,000	105,000	115,000	98,000	18.18	109.68
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		14,000	0	13,500	27,602	9,251		700.00
Dividends .....		14,000	0	13,500	27,600	9,250		700.00
Interest .....		0	0	0	2	1		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		79,000	55,000	118,500	142,602	107,251	43.64	141.22
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		99	57	168	134	160	73.68	102.04
Total operating income .....		79,099	55,057	118,668	142,736	107,411	43.67	141.16
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		77	0	0	0	0		
Other expenses .....		3,242	4,457	7,515	5,990	5,126	-27.26	127.99
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,319	4,457	7,515	5,990	5,126	-25.53	133.40
Income (loss) before taxes .....		75,805	50,582	111,147	136,765	102,285	49.87	141.59
Applicable income taxes (credit) .....		-2,959	-2,563	-3,739	-4,545	-1,330		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		78,764	53,145	114,886	141,310	103,615	48.21	148.41
Equity in undistributed income of subsidiaries .....		22,030	22,237	49,790	27,753	65,026	-0.93	18.74
Bank subsidiaries .....		18,777	8,695	34,204	29,779	51,799	115.95	10.18
Nonbank subsidiaries .....		3,253	13,542	15,586	-2,026	13,227	-75.98	115.29
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		100,794	75,382	164,676	169,063	168,641	33.71	100.55
<b>Memoranda</b>								
Bank net income .....		83,777	63,695	139,204	144,779	149,799	31.53	74.38
Nonbank net income .....		17,253	13,542	29,086	25,574	22,477	27.40	429.07
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,710,456	81.74	1,804,022	81.93	1,802,150	81.50	1,594,789	1,522,109	-5.19	42.98
Common and preferred stock .....		1,710,456	81.74	1,804,022	81.93	1,802,150	81.50	1,594,789	1,522,109	-5.19	42.98
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		214,668	10.26	194,062	8.81	196,090	8.87	180,488	182,617	10.62	567.85
Common and preferred stock .....		214,668	10.26	194,062	8.81	196,090	8.87	180,488	182,617	10.62	567.85
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		3,564	0.17	3,434	0.16	3,579	0.16	451	432	3.79	756.73
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		146,870	7.02	185,434	8.42	195,885	8.86	180,528	115,996	-20.80	27.91
Cash and due from unrelated depository institution .....		136	0.01	135	0.01	136	0.01	135	137	0.74	0.74
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		16,813	0.80	14,856	0.67	13,513	0.61	14,808	9,902	13.17	78.77
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,092,507	100.00	2,201,943	100.00	2,211,353	100.00	1,971,199	1,831,193	-4.97	54.64
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		3,290	0.16	0	0	0	0	0	0	0	
Other liabilities .....		28,076	1.34	27,420	1.25	26,573	1.20	24,811	19,472	2.39	99.13
Balance due to subsidiaries and related institutions .....		41	0	93,207	4.23	80,673	3.65	91,154	97,939	-99.96	-99.96
Total liabilities .....		31,407	1.50	120,627	5.48	107,246	4.85	115,965	117,411	-73.96	-72.99
Equity Capital .....		2,061,100	98.50	2,081,316	94.52	2,104,107	95.15	1,855,234	1,713,782	-0.97	66.63
Perpetual preferred stock (income surplus) .....		54,064	2.58	0	0	0	0	0	0	0	
Common stock .....		0	0	53,673	2.44	53,755	2.43	51,975	51,577	-100.00	-100.00
Common surplus .....		1,045,946	49.99	1,026,779	46.63	1,032,355	46.68	935,458	919,252	1.87	92.77
Retained earnings .....		1,015,742	48.54	915,392	41.57	960,183	43.42	882,851	795,563	10.96	72.29
Accumulated other comprehensive income .....		-48,400	-2.31	90,031	4.09	62,077	2.81	-10,226	-45,306		
Other equity capital components .....		-6,252	-0.30	-4,559	-0.21	-4,263	-0.19	-4,824	-7,304		
Total liabilities and equity capital .....		2,092,507	100.00	2,201,943	100.00	2,211,353	100.00	1,971,199	1,831,193	-4.97	54.64
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	93,137	4.23	80,623	3.65	91,115	97,939	-100.00	-100.00
Notes payable to subsidiaries that issued TPS .....		0	0	93,137	4.23	80,623	3.65	91,115	97,939	-100.00	-100.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.91	12.64	28	7.71	4.33	75	8.13	7.29	58	9.42	9.68	46	10.20	10.40	46
Bank net income / Average equity investment in banks .....	9.75	12.37	30	7.51	4.55	67	8	7.45	52	9.23	10.51	40	9.95	11.19	42
Nonbank net income / Average equity investment in nonbanks .....	17.22	13.40	67	14.45	7.01	79	15.37	9.75	71	14.27	7.89	72	12.72	7.10	75
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	83.12	96.24	17	84.50	91.35	18	84.53	88.16	19	85.64	82.22	24	88.83	82.56	23
Nonbank net income / Parent net income .....	17.12	3.10	88	17.96	6.35	83	17.66	3.59	87	15.13	5.93	83	13.33	3.78	84
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	1.52	16.87	14	5.80	20.37	22	5.10	20.06	19	6.25	20.43	26	6.85	20.88	31
Total debt / Equity capital .....	0.16	11.60	22	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0.16	13.82	15	4.47	16.78	23	3.83	16.67	20	4.91	16.36	25	5.71	17.10	29
Total debt + Loans guaranteed for affiliate / Equity capital .....	0.16	11.69	22	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0.16	11.71	22	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0.16	11.05	22	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	10.58	39.10	26	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	93.40	103.07	6	96	103.11	11	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Total investment in subs / Equity capital .....	93.40	108.26	4	96	110.49	7	94.97	110.16	6	95.69	111.07	4	99.47	112.48	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.67	0.25	7	-0.55	0.67	14	-0.64	0.47	10	-0.47	0.36	10	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	169	138.64	69	120.47	143.95	51	127.51	136.59	53	167.81	177.68	54	137.70	162.34	45
Cash from ops + noncash items + op expense / Op expense + dividend .....	161.20	130.64	69	127.09	154.33	51	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	61.04	103.17	31	110.42	148.07	58	114.39	134.08	50	159.25	116.34	82	131.10	103.19	78
Pretax operating income + interest expense / Interest expense .....	98,548.05	1,479.01	98		2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	20,587.84	1,667.11	94	4,669.29	1,374.36	91	6,024.68	1,539.23	91	3,608.59	1,632.83	87	2,286.98	1,369.37	78
Dividends + interest from subsidiaries / Interest expense + dividends .....	174.34	153.06	65	126.81	169.52	48	133.92	150.43	51	174.38	210.80	44	145.24	188.90	39
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual .....		0.96			0.97			1.03			0.54			6.54	
Total .....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	1.61	1.79	81	2.22	2.90	79	2.14	2.66	79	2.54	5.62	75	2.91	5.50	74
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	57.43	78.46	40	81.61	73.92	61	77.02	81.10	57	57.87	57.84	59	71.27	57.26	67
Dividends declared / Net income .....	44.88	25.30	90	57.53	60.26	51	53.73	42.29	68	48.37	33.08	78	43.79	27.33	82
Net income – dividends / Average equity.....	5.46	9.64	14	3.27	1.15	65	3.76	4.14	43	4.86	6.46	26	5.73	7.33	28
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	143.69	139.49	55	126.81	166.94	51	118.67	132.17	48	140.63	178.13	40	132.71	157.73	45
Dividends from nonbank subsidiaries .....	30.95	3.97	89	0	3.69	27	15.26	3.41	88	33.75	7.53	89	12.53	7.13	85
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	174.64	193.08	61	126.81	205.70	43	133.92	174.85	42	174.38	260.40	37	145.24	215.26	32
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	77.59	36.56	86	86.35	82.59	52	75.43	60.28	67	79.43	66.55	64	65.42	60.71	61
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	77.59	38.35	84	86.35	98.26	48	75.43	62.88	63	79.43	69.36	59	65.42	63.43	56
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	81.15	54.17	62	0	52.25	20	46.41	56.39	51	107.92	82.95	74	41.15	51.40	51
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0.01	20.25	54	0	18.56	49
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	81.15	76.16	60	0	78.35	12	46.41	79.84	39	107.93	150.41	58	41.16	99.33	34
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	82.18	67.82	38	99.90	66.84	80	88.48	69.76	43	80.57	67.32	37	91.24	65.18	52
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	82.18	81.78	30	99.90	81.90	70	88.48	82.20	30	80.57	78.80	30	91.24	74.20	37
Dividends from nonbank subsidiaries .....	17.70	2.67	90	0	2.05	28	11.38	1.95	88	19.34	2.65	90	8.61	2.57	85
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	61	0	2.32	58
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	17.70	6.48	84	0	6.25	20	11.38	4.70	84	19.34	7.29	81	8.61	7.64	76
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	28.31	13		33.86			27.08			28.33			26.53	